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**DETERMINANTS OF INDIVIDUAL'S INTENTION TO USE ISLAMIC HOME
FINANCING AMONG INDUSTRIAL MANUFACTURING WORKERS**

**By
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**Research Paper Submitted to
Othman Yeop Abdullah Graduate School of Business
University Utara Malaysia
In Partial Fulfilments of the Requirement For The
Master of Islamic Business Study**



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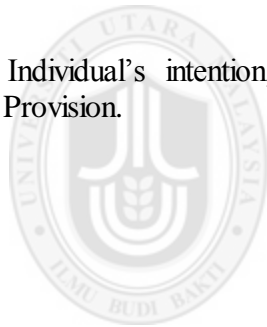


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ABSTRACT

Nowadays, household have some difficulties in purchasing a house at the market price due to the several reasons. They need to undergo lot of procedures and conditions applied to obtain loan from the financial institutions to support their affordability to buy a house. This research aims to investigate the determinants of individual's intention to use Islamic home financing among manufacturing workers in semiconductor industry located in Kota Bharu, Kelantan. This study measuring the factors of attitude, subjective norms, service provision, religious obligation and pricing that can influence the intentions of individuals. Samples were taken from 280 respondents who have experienced purchasing house in Kota Bharu Kelantan. The methodology used in this research is Mann Whitney U-Test, Kruskal-Wallis, Pearson Coefficient and Multiple Regression. Result of this study shows there is significant relationship between attitude, subjective norms, service provision, religious obligation and pricing with the individual's intention to use Islamic home financing. Thus, this research provides useful information to community by increasing their level of confidence towards Islamic home financing. From this study, the researcher also suggested that bank manager need to improve various factors such as marketing, operational and customer service in order to attract more customers to purchase their products. Therefore, this study provided great contributions, implications and has recommended for financial institutions on how to improve Islamic home financing.

Keywords: Individual's intention, Attitude, Subjective Norms, Religious Obligations, Pricing and Service Provision.

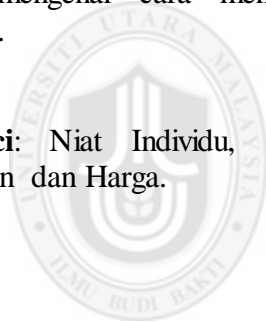


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ABSTRAK

Pada masa kini, isi rumah mengalami kesukaran dalam membeli rumah pada harga pasaran kerana beberapa sebab dimana mereka perlu menjalani banyak prosedur dan syarat yang dikenakan untuk mendapatkan pinjaman daripada institusi kewangan bagi menyokong kemampuan mereka untuk membeli rumah. Kajian ini bertujuan untuk mengkaji penentu niat individu dalam menggunakan pembiayaan rumah Islam di kalangan pekerja perkilangan dalam industri semikonduktor yang terletak di Kota Bharu, Kelantan. Kajian ini melibatkan faktor-faktor seperti sikap, norma subjektif, penyediaan perkhidmatan, kewajipan agama dan harga yang dapat mempengaruhi niat individu dalam memilih pembiayaan perumahan Islam. Sampel diambil dari 280 responden yang berpengalaman dalam membeli rumah di Kota Bharu Kelantan. Metodologi yang digunakan dalam kajian ini adalah “Mann Whitney U-Test”, “Kruskal-Wallis”, “Pearson Coefficient” dan “Multiple Regression”. Hasil kajian ini menunjukkan terdapat hubungan yang signifikan antara sikap, norma subjektif, penyediaan perkhidmatan, kewajipan agama dan harga dengan niat individu untuk menggunakan pembiayaan rumah Islam. Oleh itu, kajian ini memberi maklumat berguna kepada komuniti dalam meningkatkan keyakinan mereka terhadap pembiayaan rumah Islam. Kajian ini juga menyarankan agar pengurus bank perlu memfokuskan beberapa faktor seperti pemasaran, operasi dan perkhidmatan pelanggan untuk menarik lebih ramai pelanggan membeli produk mereka. Oleh itu, kajian ini memberi banyak sumbangan dan implikasi kepada institusi kewangan mengenai cara meningkatkan lagi pencapaian dalam pembiayaan perumahan secara Islam.

Kata kunci: Niat Individu, Sikap, Norma Subjektif, Kewajipan Agama, Penyediaan Perkhidmatan dan Harga.



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LIST OF ABBREVIATIONS

BBA	Bai Bithamin Ajil
BNM	Bank Negara Malaysia
CAGR	Compound annual growth rate
CEIC	Census and Economic Information Centre
CM	Commodity Murabahah
HRM	Human Resource Management
IMBT	Ijarah Muntahiyah bit Tamlik
JPPH	Department of Valuation and Property Services
KFHMB	Kuwait House Finance Malaysia Berhad
KMO	Kaiser-Meyer-Olkin
MM	Musharakah Mutanaqisah
NAPIC	National Property Information Centre
ANOVA	One-Way Analysis of Variance
RMMK	Rumah Mampu Milik Kelantan
SPSS	Statistical Package for the Social Sciences
TRA	Theory Reasoned Action

CHAPTER 1

INTRODUCTION

1.0 Introduction

Malaysia basically operates a dual banking system wherein Islamic banks operate in parallel with conventional banks. By having the first Islamic bank that were long establish in our country is in year of 1983, the Malaysia's Islamic banking industry became a global leader with a growth of 6 year compound annual growth rate (CAGR) of 21 percentage and account for 20 percentage of total domestic banking market share (Enrst & Young, 2013). Based on Shanmugam and Zahari (2009), the major differences between Islamic and conventional banks are comes out for several hallmarks such as the former operates in accordance with rules of *Shari'ah*, the legal code of Islam, while the latter is based on secular principles and not religious laws.

The conventional banks normally consists with primarily debt, interest-based, and permit risk transfer. Meaning that, the transaction in conventional based focused on the interest as a major sources of income while in the Islamic banks, it consists with asset-based, prohibit interest (*riba*), and promote risk sharing (Hasan & Dridi, 2010). Due to the prohibition of interest and asset-based structure, then the dynamic relationship of macroeconomic variables and conventional banks can be expected to be different with Islamic banks.

Islamic perspective views that the legitimacy of the home financing as a means of securing housing is rooted from the basic principle of *Maqasid al-Shari'ah* (Ahmed, 2011). *Maqasid Al-Shari'ah* can be referred as objectives of the Islamic law that consists of three categories. The first one is essential or basic human needs (*daruriyyat*), secondly is a about complementary requirements (*hajiyyat*) and the last one is beautification or embellishments (*tahsiniyyat*). In the first stage of *daruriyyat*, it is consists five basic elements which are

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APPENDIX A

(Questionnaires)

BIL				
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QUESTIONNAIRES



Dear respected Respondents,

You are invited to participate in this research that entitled **“DETERMINANTS OF INDIVIDUAL’S INTENTION TO USE ISLAMIC HOME FINANCING AMONG MANUFACTURING WORKERS IN SEMICONDUCTOR INDUSTRY: A CASE STUDY IN KOTA BHARU, KELANTAN”**.

This questionnaire is divided into TWO (2) parts namely:

Part A: Respondent’s background

Part B: Perception towards Islamic home financing

All the information and respondent identity will be kept strictly confidential and will be used solely for academic purpose only. Thank you very much for your time and responding regarding to this questionnaire. Your participation is highly appreciated.

Kepada Responden yang dihormati,

*Anda dijemput untuk mengambil bahagian dalam kajian ini yang bertajuk **“PENENTU NIAT INDIVIDU DALAM MENGGUNAKAN PEMBIAYAAN PERUMAHAN ISLAM DI KALANGAN PEKERJA-PEKERJA INDUSTRI PERKILANGAN: KAJIAN KES DI KOTA BHARU, KELANTAN”**.*

Soal selidik ini dibahagikan kepada DUA (2) bahagian iaitu:

Bahagian A: latar belakang responden

Bahagian B: Persepsi terhadap pembiayaan rumah Islam

Semua maklumat dan identiti responden akan disimpan secara rahsia dan akan digunakan semata-mata untuk tujuan akademik sahaja. Terima kasih kerana sudi meluangkan masa anda untuk menjawab soal selidik ini. Penyertaan anda sangat dihargai

Sincerely/ Yang ikhlas,

.....
(HAFIRDA AKMA BT MUSADDAD),
Master in Islamic Business Study,
UUM, 06010, Sintok Kedah.

PART A: RESPONDENT'S BACKGROUND
BAHAGIAN A: LATAR BELAKANG RESPONDEN

Please tick (✓) your answer / *sila tandakan (✓) pada jawapan anda*

1. Gender / *Jantina*:

- i) Male / *lelaki* () ii) Female / *Perempuan* ()

2. Age / *Umur*:..... Years / *Tahun*

3. Marital Status / *Status Perkahwinan*:

- i) Married / *Berkahwin* ()
ii) Single / *Bujang* ()
iii) widow/ *Janda* ()
iv) Others..... (Please state / *Sila nyatakan*)

4. Religion / *Agama*

- i) Muslims / *Islam* ()
ii) Buddhist / *Buddha* ()
iii) Christians / *Kristian* ()
iv) Hindus / *Hindu* ()
v) Others / *Lain-lain*..... (Please state / *Sila nyatakan*)

5. Ethnic Groups / *Kumpulan Etnik*

- i) Malay / *Melayu* ()
ii) Chinese / *Cina* ()
iii) Indian / *India* ()
iv) Others / *Lain-lain*..... (Please state / *Sila nyatakan*)

6. Level of study / *Tahap pendidikan*

- i) Secondary School (PMR/SPM/STPM/STAM) ()
ii) Diploma ()
iii) Bachelor Degree ()
iv) Master Degree ()
v) DBA/PhD ()

7. Monthly income/ *Pendapatan bulanan*

- i) RM2000 and below ()
ii) RM2001- RM4000 ()
iii) RM 4001-RM6000 ()
iv) RM6000 and above ()

PART B: PERCEPTION TOWARDS ISLAMIC HOME FINANCING

BAHAGIAN B: PANDANGAN TERHADAP PEMBIAYAAN PERUMAHAN SECARA ISLAM

Please tick (✓) your answer according to the scale outline below/ Sila tandakan (✓) pada jawapan anda berdasarkan skala di bawah:

Strongly disagree <i>Sangat tidak bersetuju</i>	Disagree <i>Tidak bersetuju</i>	Moderate <i>Sederhana</i>	Agree <i>setuju</i>	Strongly Agree <i>Sangat setuju</i>
1	2	3	4	5

1. ATTITUDE/SIKAP

1	I feel choosing Islamic home financing is a wise and good idea. <i>Saya merasa memilih pembiayaan rumah secara islam adalah idea yang bijak.</i>	1	2	3	4	5
2	I am interested to choose Islamic home financing. <i>Saya berminat untuk memilih pembiayaan rumah secara islam.</i>	1	2	3	4	5
3	I feel choosing Islamic home financing is beneficial. <i>Saya merasa memilih pembiayaan rumah secara islam adalah bermanfaat.</i>	1	2	3	4	5
4	I feel like choosing Islamic home financing is useful for others. <i>Saya merasa dengan memilih pembiayaan rumah secara islam adalah berguna kepada orang ramai.</i>	1	2	3	4	5
5	I feel like Islamic home financing is one of the best Islamic banking products. <i>Saya merasa pembiayaan rumah secara islam adalah salah satu produk terbaik perbankan islam.</i>	1	2	3	4	5

2. SUBJECTIVE NORMS/NORMA SUBJEKTIF

6	Most people who are important to me would think that choosing Islamic home financing is a useful. <i>Kebanyakan orang yang penting kepada saya akan berfikir bahawa memilih pembiayaan rumah secara islam adalah berguna.</i>	1	2	3	4	5
7	Most people are recommended me to apply Islamic home financing. <i>Kebanyakan orang mencadangkan saya untuk memohon pembiayaan rumah secara islam.</i>	1	2	3	4	5
8	My family influence me to choose Islamic home financing. <i>Keluarga mempengaruhi saya untuk memilih pembiayaan rumah secara islam.</i>	1	2	3	4	5
9	My friends and relatives influence me to choose Islamic home financing <i>Rakan-rakan dan saudara mempengaruhi saya untuk pembiayaan rumah secara islam</i>	1	2	3	4	5
10	It is expected by others that I should to choose Islamic home financing. <i>Ia dijangka oleh orang lain yang saya perlu memilih pembiayaan rumah secara islam.</i>	1	2	3	4	5

3. PRICING/ HARGA

11	Service charge for Islamic home financing are higher. <i>Caj perkhidmatan pembiayaan rumah secara islam adalah lebih tinggi.</i>	1	2	3	4	5
12	Islamic home financing offered by Islamic bank is lower. <i>pembiayaan rumah secara islam yang ditawarkan oleh Bank Islam adalah rendah.</i>	1	2	3	4	5

13	Penalty for Islamic home financing product is higher. <i>Penalty bagi pembiayaan rumah secara islam adalah tinggi.</i>	1	2	3	4	5
14	Monthly payment for Islamic home financing is higher. <i>Bayaran bulanan untuk pembiayaan secara Islam adalah tinggi.</i>	1	2	3	4	5
15	Islamic home financing offers the unfair pricing. <i>Pembiayaan rumah secara islam menawarkan harga yang tidak adil.</i>	1	2	3	4	5

4. RELIGIOUS OBLIGATION

16	Islamic home financing is based on <i>Shari'ah</i> Compliance <i>pembiayaan rumah secara Islam adalah berdasarkan undang-undang shariah.</i>	1	2	3	4	5
17	There is no elements of interest in Islamic home <i>Tidak ada unsur-unsur riba dalam pembiayaan rumah secara Islam</i>	1	2	3	4	5
18	There is no elements of fraud activity in Islamic home financing is free from fraud. <i>Tidak ada unsur-unsur aktiviti penipuan dalam Pembiayaan rumah secara Islam</i>	1	2	3	4	5
19	Islamic home financing is aligned with Islamic principle business <i>Pembiayaan rumah secara Islam adalah diselaraskan dengan prinsip perniagaan secara Islam.</i>	1	2	3	4	5
20	The transaction in Islamic home financing is transparency and not ambiguous <i>Transaksi dalam pembiayaan rumah secara Islam adalah tidak meragukan.</i>	1	2	3	4	5

5. SERVICE PROVISION/ PEMBERIAN PERKHIDMATAN

21	The service officers are friendly and knowledgeable in Islamic home financing application. <i>Pegawai-pegawai perkhidmatan adalah mesra dan berpengetahuan luas dalam aplikasi pembiayaan perumahan secara Islam.</i>	1	2	3	4	5
22	The service officers give advices to choose housing developer for Islamic home financing. <i>Pegawai-pegawai perkhidmatan memahami keperluan dan kemahuan pelanggan mereka.</i>	1	2	3	4	5
23	The service officers are providing fast and efficient services. <i>Pegawai-pegawai perkhidmatan menyediakan perkhidmatan yang cepat dan cekap.</i>	1	2	3	4	5
24	The service officers are understood the needs and wants of their customers. <i>Pegawai-pegawai perkhidmatan memahami keperluan dan kemahuan pelanggan mereka.</i>	1	2	3	4	5
25	The service officers are providing easy approval for financing. <i>Pegawai-pegawai perkhidmatan menyediakan proses kelulusan yang mudah bagi permohonan pembiayaan.</i>	1	2	3	4	5

6. INDIVIDUAL'S INTENTION TO USE ISLAMIC HOME FINANCING

26	I choose Islamic home financing because of the product advantage. <i>Saya memilih pembiayaan rumah secara islam kerana kelebihan produknya.</i>	1	2	3	4	5
27	I choose Islamic home financing because it is completely compatible with my current situation <i>Saya memilih pembiayaan rumah secara islam kerana ia sangat serasi dengan keadaan semasa saya</i>	1	2	3	4	5
28	I choose Islamic home financing because it will good for me <i>Saya memilih pembiayaan rumah secara islam kerana ianya lebih baik untuk saya.</i>	1	2	3	4	5
29	I choose Islamic home financing because it would be peace of mind to me <i>Saya merasa dengan memilih pembiayaan rumah secara islam kerana saya akan mendapat ketenangan fikiran.</i>	1	2	3	4	5
30	I will introduce Islamic home financing to my friends. <i>Saya akan memperkenalkan pembiayaan perumahan secara Islam kepada rakan-rakan saya.</i>	1	2	3	4	5

APPENDIX B

(Factor Analysis)

FACTOR ANALYSIS OF INDEPENDENT VARIABLE (RELIGIOUSITY)

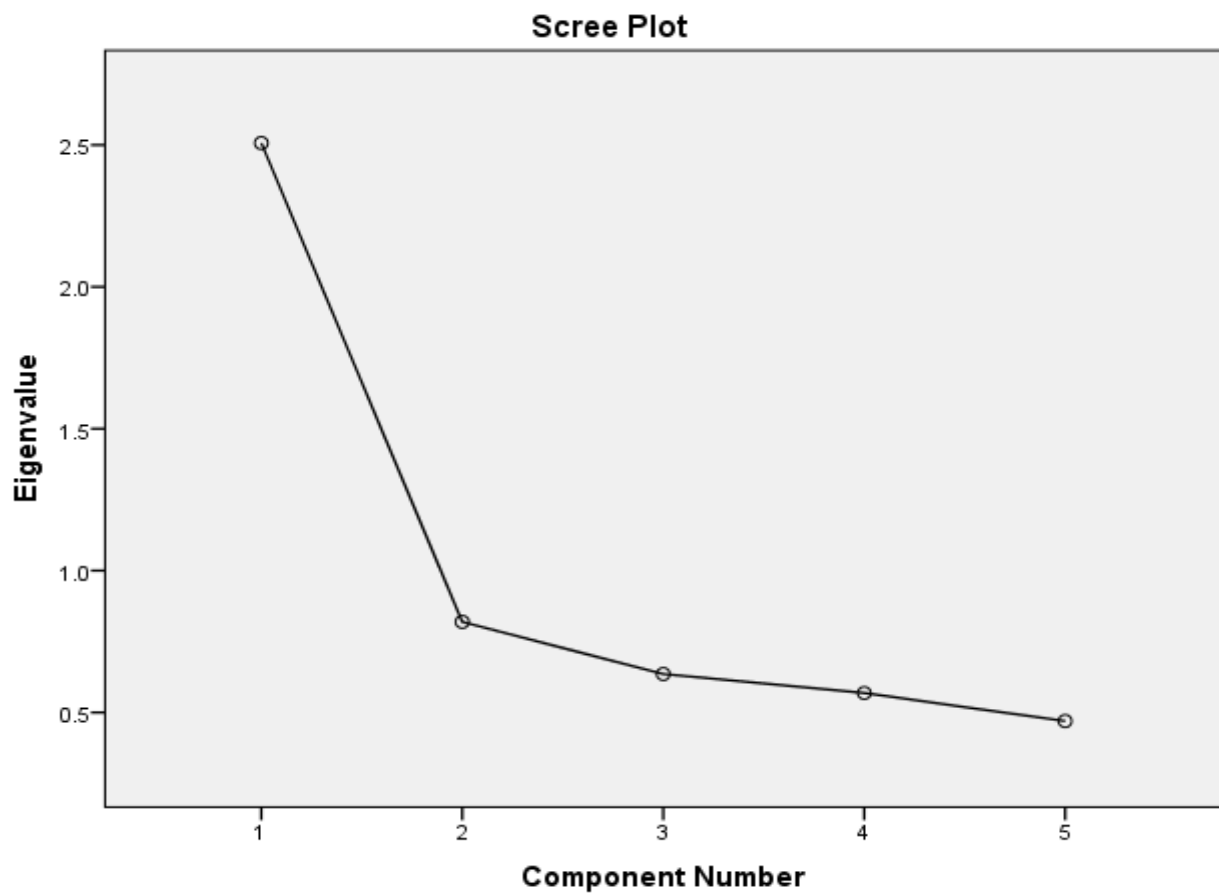
Correlation Matrix^a						
		R1	R2	R3	R4	R5
Correlation	R1	1.000	.443	.437	.238	.308
	R2	.443	1.000	.364	.404	.394
	R3	.437	.364	1.000	.361	.379
	R4	.238	.404	.361	1.000	.434
	R5	.308	.394	.379	.434	1.000
Sig. (1-tailed)	R1		.000	.000	.000	.000
	R2	.000		.000	.000	.000
	R3	.000	.000		.000	.000
	R4	.000	.000	.000		.000
	R5	.000	.000	.000	.000	

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.773
Bartlett's Test of Sphericity	Approx. Chi-Square	791.358
	Df	10
	Sig.	.000

Anti-image Matrices						
		R1	R2	R3	R4	R5
Anti-image Covariance	R1	.711	-.212	-.214	.025	-.061
	R2	-.212	.677	-.062	-.164	-.122
	R3	-.214	-.062	.706	-.129	-.124
	R4	.025	-.164	-.129	.723	-.201
	R5	-.061	-.122	-.124	-.201	.716
Anti-image Correlation	R1	.736^a	-.305	-.303	.035	-.085
	R2	-.305	.776^a	-.089	-.235	-.175
	R3	-.303	-.089	.787^a	-.180	-.174
	R4	.035	-.235	-.180	.764^a	-.279
	R5	-.085	-.175	-.174	-.279	.799^a
a. Measures of Sampling Adequacy(MSA)						

Communalities		
	Initial	Extraction
R1	1.000	.563
R2	1.000	.552
R3	1.000	.518
R4	1.000	.468
R5	1.000	.506
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.507	50.137	60.137	2.507	60.137	60.137
2	.819	16.384	66.521			
3	.636	12.713	79.234			
4	.569	11.373	90.606			
5	.470	9.394	100.000			
Extraction Method: Principal Component Analysis.						



Component Matrix ^a	
	Component
	1
R1	.681
R2	.743
R3	.720
R4	.684
R5	.711
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

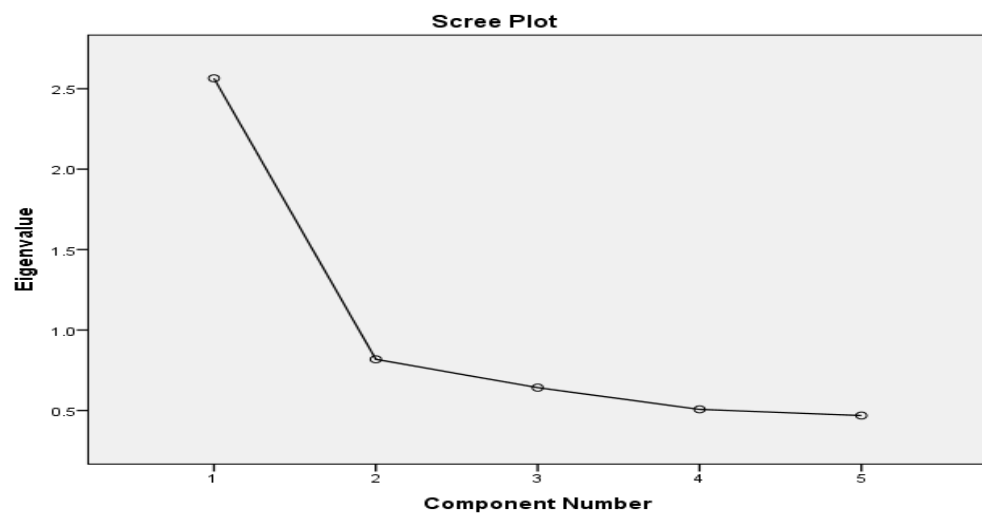
FACTOR ANALYSIS OF INDEPENDENT VARIABLE (ATTITUDE)

Correlation Matrix						
		AT1	AT2	AT3	AT4	AT5
Correlation	AT1	1.000	.456	.472	.344	.264
	AT2	.456	1.000	.464	.436	.459
	AT3	.472	.464	1.000	.297	.316
	AT4	.344	.436	.297	1.000	.380
	AT5	.264	.459	.316	.380	1.000

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.788
Bartlett's Test of Sphericity	Approx. Chi-Square	315.231
	Df	10
	Sig.	.000

Communalities		
	Initial	Extraction
AT1	1.000	.506
AT2	1.000	.646
AT3	1.000	.512
AT4	1.000	.459
AT5	1.000	.442
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.565	51.294	51.294	2.565	51.294	51.294
2	.818	16.360	67.654			
3	.642	12.839	80.494			
4	.507	10.139	90.632			
5	.468	9.368	100.000			
Extraction Method: Principal Component Analysis.						



Component Matrix ^a	
	Component
	1
AT2	.804
AT3	.716
AT1	.711
AT4	.678
AT5	.665
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

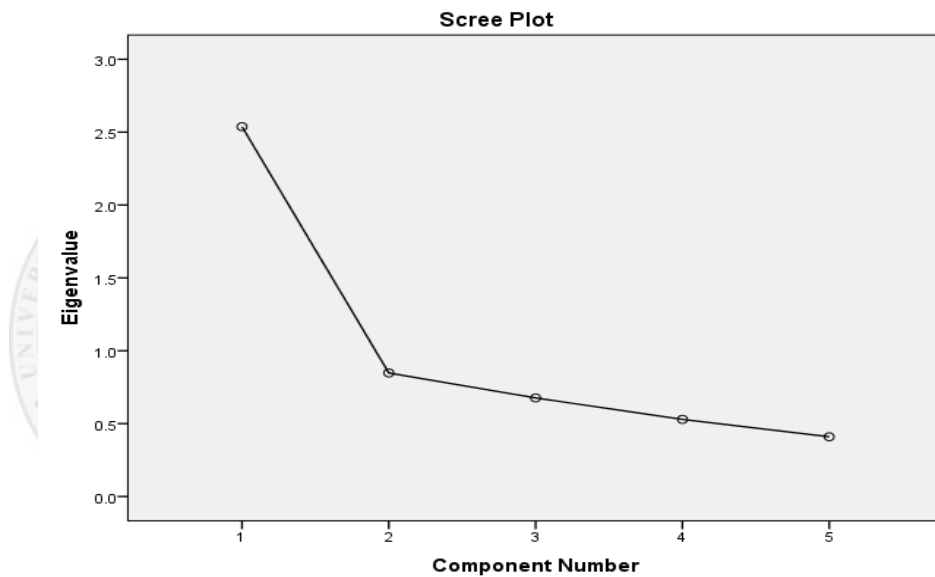
FACTOR ANALYSIS OF INDEPENDENT VARIABLE (SUBJECTIVE NORMS)

Correlation Matrix						
		SN1	SN2	SN3	SN4	SN5
Correlation	SN1	1.000	.444	.406	.269	.255
	SN2	.444	1.000	.317	.514	.464
	SN3	.406	.317	1.000	.329	.360
	SN4	.269	.514	.329	1.000	.462
	SN5	.255	.464	.360	.462	1.000

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.752
Bartlett's Test of Sphericity	Approx. Chi-Square	319.163
	df	10
	Sig.	.000

Communalities		
	Initial	Extraction
SN1	1.000	.422
SN2	1.000	.620
SN3	1.000	.436
SN4	1.000	.540
SN5	1.000	.520
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.537	50.748	50.748	2.537	50.748	50.748
2	.848	16.953	67.701			
3	.676	13.521	81.222			
4	.529	10.582	91.804			
5	.410	8.196	100.000			
Extraction Method: Principal Component Analysis.						



Component Matrix ^a	
	Component
	1
SN2	.787
SN4	.735
SN5	.721
SN3	.660
SN1	.650
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

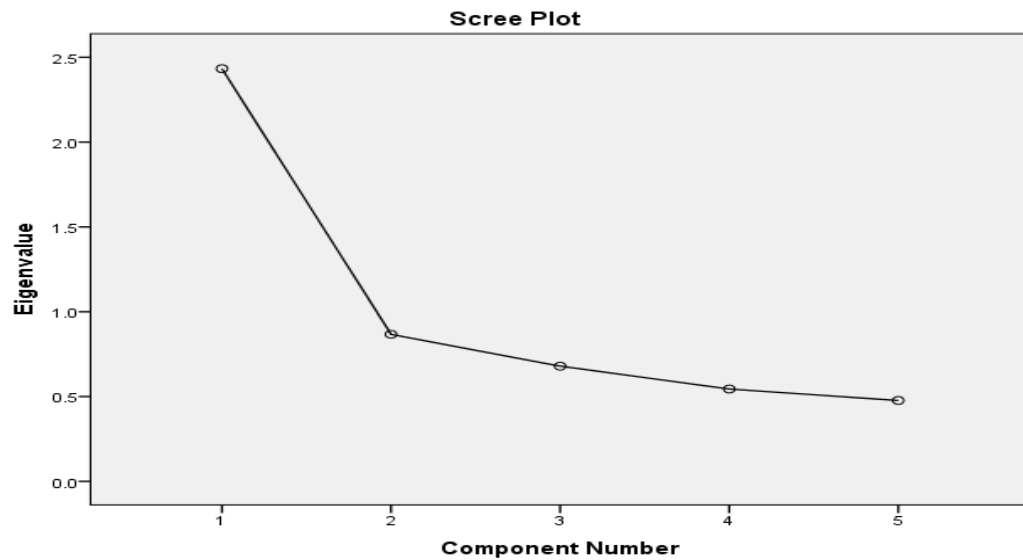
FACTOR ANALYSIS OF INDEPENDENT VARIABLE (PRICING)

Correlation Matrix						
		PS1	PS2	PS3	PS4	PS5
Correlation	PS1	1.000	.358	.437	.253	.244
	PS2	.358	1.000	.434	.397	.493
	PS3	.437	.434	1.000	.261	.327
	PS4	.253	.397	.261	1.000	.349
	PS5	.244	.493	.327	.349	1.000

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.767
Bartlett's Test of Sphericity	Approx. Chi-Square	273.591
	Df	10
	Sig.	.000

Communalities		
	Initial	Extraction
PS1	1.000	.416
PS2	1.000	.626
PS3	1.000	.505
PS4	1.000	.400
PS5	1.000	.487
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.433	48.658	48.658	2.433	58.658	58.658
2	.867	17.333	65.991			
3	.679	13.583	79.575			
4	.544	10.886	90.461			
5	.477	9.539	100.000			
Extraction Method: Principal Component Analysis.						



Component Matrix ^a	
	Component
	1
PS2	.791
PS3	.711
PS5	.698
PS1	.645
PS4	.632
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

FACTOR ANALYSIS OF INDEPENDENT VARIABLE (SERVICE PROVISION)

Correlation Matrix						
		SV1	SV2	SV3	SV4	SV5
Correlation	SV1	1.000	.352	.392	.235	.108
	SV2	.352	1.000	.450	.399	.386
	SV3	.392	.450	1.000	.241	.292
	SV4	.235	.399	.241	1.000	.322
	SV5	.108	.386	.292	.322	1.000

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.734
Bartlett's Test of Sphericity	Approx. Chi-Square	236.513
	Df	10
	Sig.	.000

Communalities		
	Initial	Extraction
SV1	1.000	.363
SV2	1.000	.631
SV3	1.000	.514
SV4	1.000	.411
SV5	1.000	.372
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.291	45.820	45.820	2.291	55.820	55.820
2	.941	18.822	64.642			
3	.722	14.433	79.075			
4	.544	10.877	89.953			
5	.502	10.047	100.000			
Extraction Method: Principal Component Analysis.						



Component Matrix ^a	
	Component
	1
SV2	.794
SV3	.717
SV4	.641
SV5	.610
SV1	.602
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

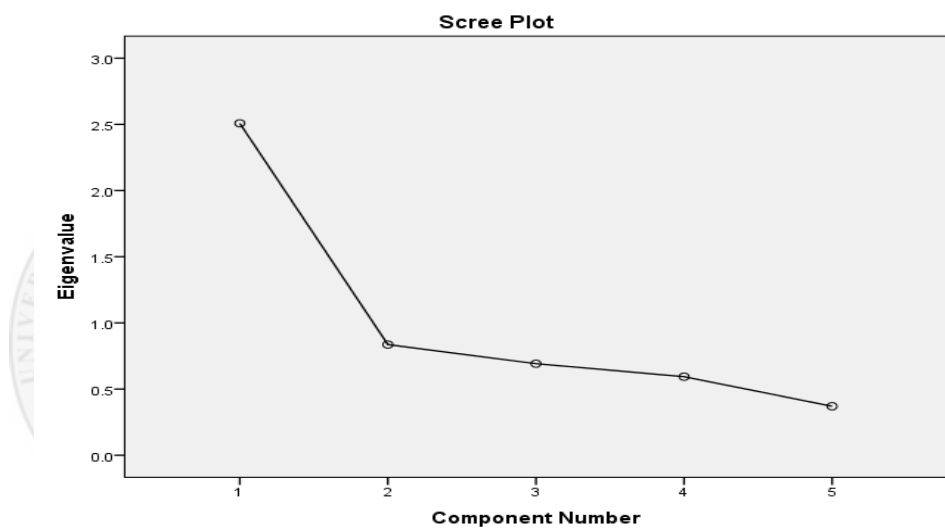
FACTOR ANALYSIS OF INDEPENDENT VARIABLE (INTENTION)

Correlation Matrix						
		IT1	IT2	IT3	IT4	IT5
Correlation	IT1	1.000	.446	.410	.191	.310
	IT2	.446	1.000	.321	.483	.505
	IT3	.410	.321	1.000	.359	.355
	IT4	.191	.483	.359	1.000	.365
	IT5	.310	.505	.355	.365	1.000

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.718
Bartlett's Test of Sphericity	Approx. Chi-Square	316.025
	Df	10
	Sig.	.000

Communalities		
	Initial	Extraction
IT1	1.000	.429
IT2	1.000	.636
IT3	1.000	.461
IT4	1.000	.457
IT5	1.000	.526
Extraction Method: Principal Component Analysis.		

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.508	50.162	50.162	2.508	50.162	50.162
2	.836	16.722	66.884			
3	.692	13.840	80.724			
4	.594	11.874	92.597			
5	.370	7.403	100.000			
Extraction Method: Principal Component Analysis.						



Component Matrix ^a	
	Component
	1
IT2	.798
IT5	.725
IT3	.679
IT4	.676
IT1	.655
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

APPENDIX C



(Reliability Test)

RELIABILITY TEST FOR ATTITUDE (DATA PILOT TEST)

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.918	5

1) RELIABILITY TEST FOR SUBJECTIVE NORMS

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
0.987	5

2) RELIABILITY TEST FOR RELIGIOSITY

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
0.798	5

3) RELIABILITY TEST FOR SERVICE PROVISION

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.905	5

4) RELIABILITY TEST FOR PRICING

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.923	5

5) RELIABILITY TEST FOR INDIVIDUAL'S INTENTION

Case Processing Summary			
		N	%
Cases	Valid	30	100.0
	Excluded	0	.0
	Total	30	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
0.935	5

REALIBILITY TEST (ACTUAL DATA)

I) RELIABILITY TEST FOR ATTITUDE

Case Processing Summary			
		N	%
Cases	Valid	271	100.0
	Excluded^a	0	.0
	Total	271	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.749	5

II) TEST FOR SUBJECTIVE NORMS

Case Processing Summary			
		N	%
Cases	Valid	271	100.0
	Excluded^a	0	.0
	Total	271	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.730	5

III) RELIABILITY TEST FOR PRICING SYSTEM

Case Processing Summary			
		N	%
Cases	Valid	271	100.0
	Excluded ^a	0	.0
	Total	271	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.721	5

IV) RELIABILITY TEST FOR RELIGIOUSITY

Case Processing Summary			
		N	%
Cases	Valid	271	100.0
	Excluded ^a	0	.0
	Total	271	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.725	5

V) RELIABILITY TEST FOR SERVICE PROVISION

Case Processing Summary			
		N	%
Cases	Valid	271	100.0
	Excluded ^a	0	.0
	Total	271	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.695	5

VI) RELIABILITY TEST FOR INDIVIDUAL'S INTENTION

Case Processing Summary			
		N	%
Cases	Valid	271	100.0
	Excluded ^a	0	.0
	Total	271	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics	
Cronbach's Alpha	N of Items
.714	5

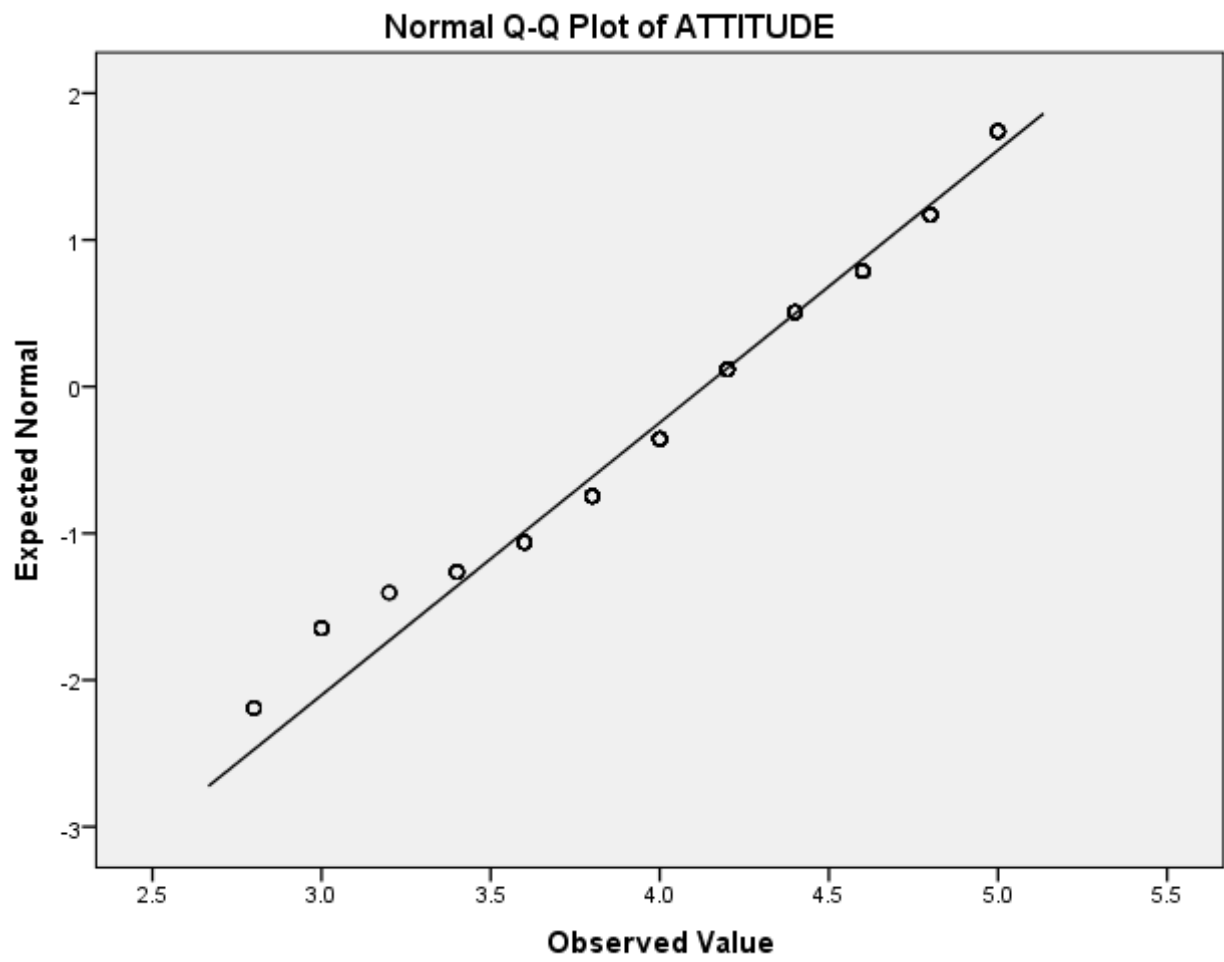
APPENDIX D

(Normality Test)

i) **NORMALITY TEST FOR ATTITUDE**

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
ATTITUDE	271	100.0%	0	0.0%	271	100.0%

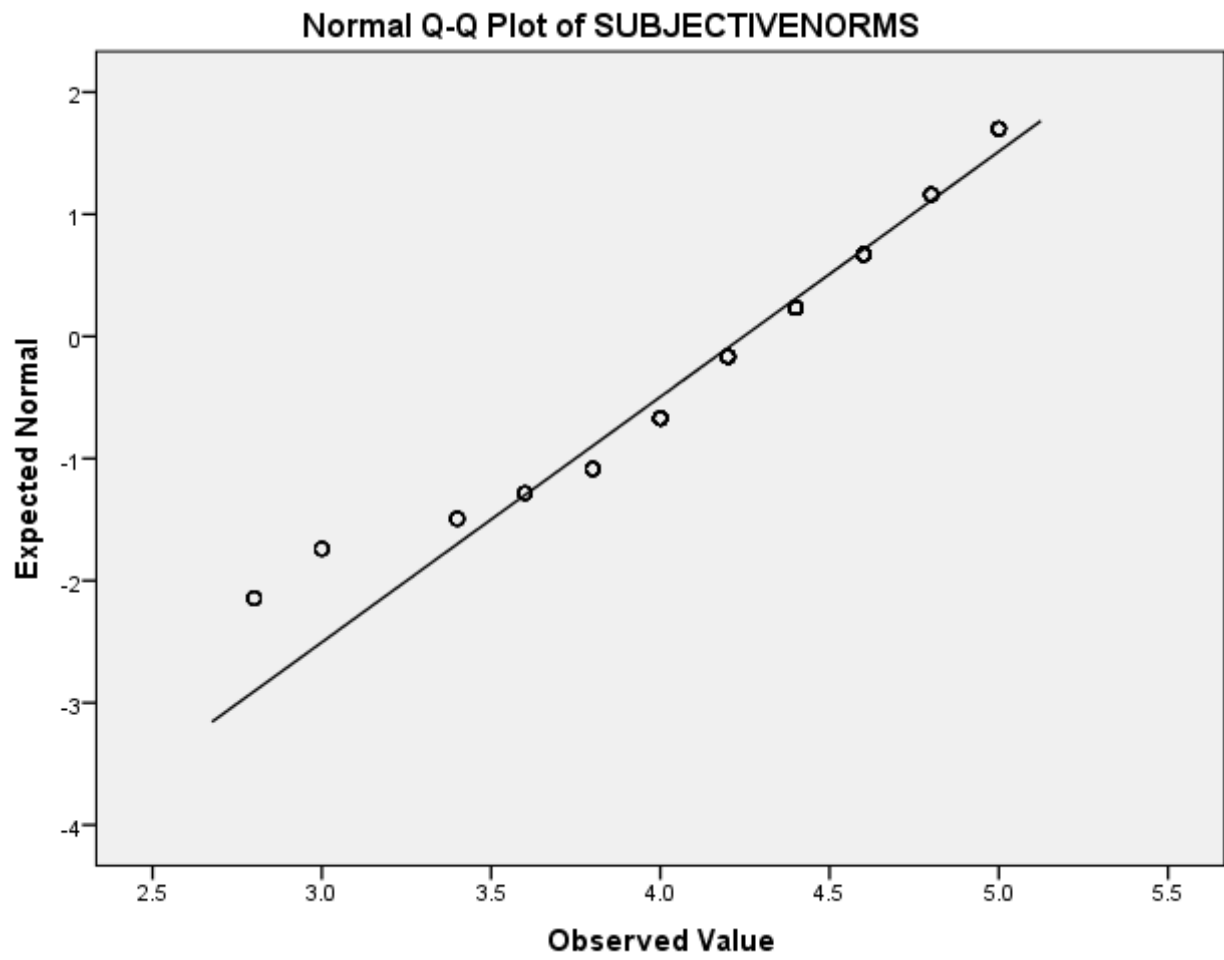
Descriptives				
			Statistic	Std. Error
ATTITUDE	Mean		4.1321	.03218
	95% Confidence Interval for Mean	Lower Bound	4.0688	
		Upper Bound	4.1955	
	5% Trimmed Mean		4.1524	
	Median		4.2000	
	Variance		.290	
	Std. Deviation		.53852	
	Minimum		2.80	
	Maximum		5.00	
	Range		2.20	
	Interquartile Range		.80	
	Skewness		-.483	.146
	Kurtosis		-.022	.290



II) NORMALITY TEST FOR SUBJECTIVE NORMS

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
SUBJECTIVE NORMS	271	100.0%	0	0.0%	271	100.0%

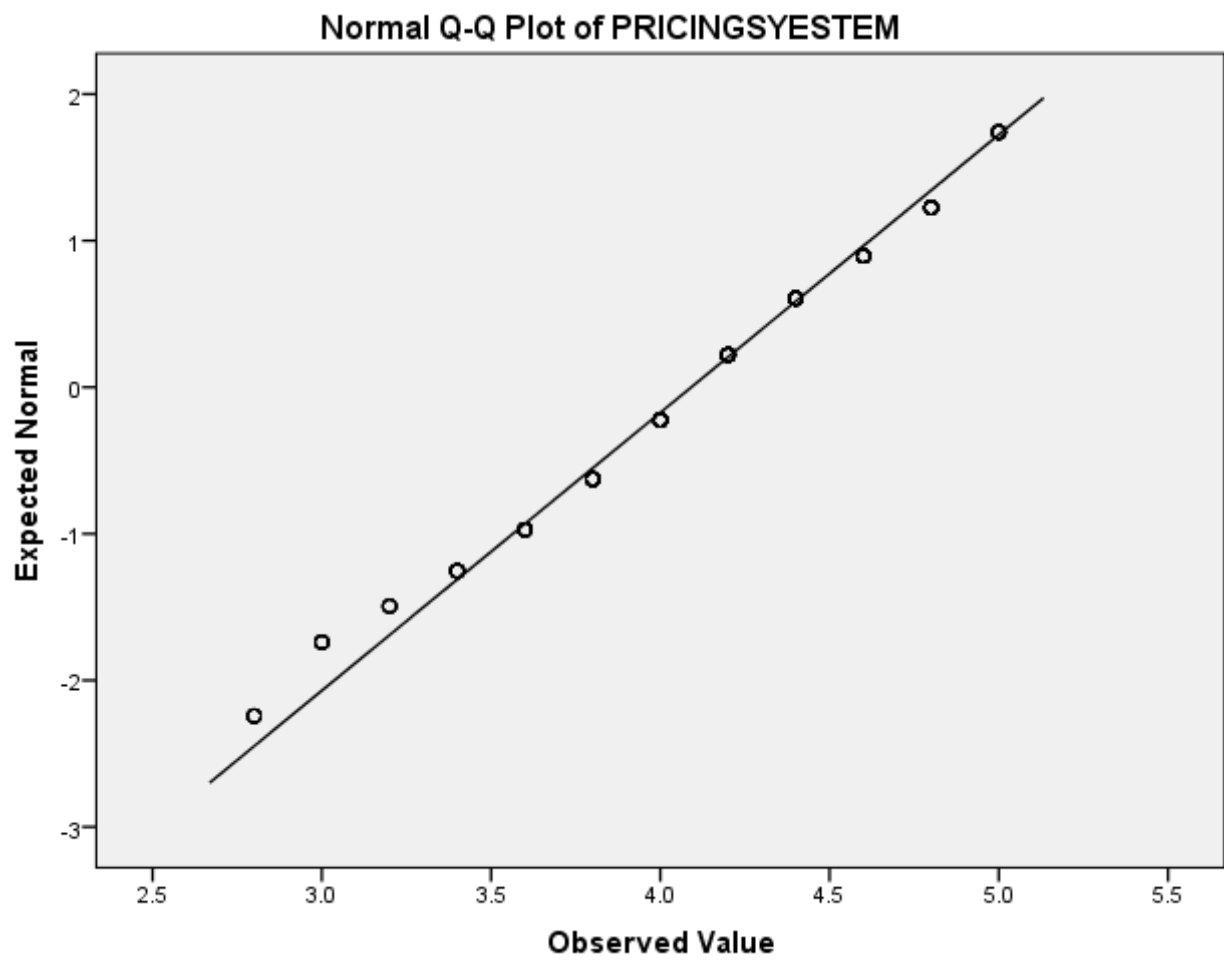
Descriptives					Statistic	Std. Error
SUBJECTIVE NORMS	Mean				4.2464	.02974
	95% Confidence Interval for Mean				Lower Bound	4.1879
					Upper Bound	4.3050
	5% Trimmed Mean				4.2802	
	Median				4.2000	
	Variance				.248	
	Std. Deviation				.49772	
	Minimum				2.80	
	Maximum				5.00	
	Range				2.20	
	Interquartile Range				.60	
	Skewness				-.865	.146
	Kurtosis				.956	.290



III) NORMALITY TEST FOR PRICING SYSTEM

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
PRICING SYSTEM	271	100.0%	0	0.0%	271	100.0%

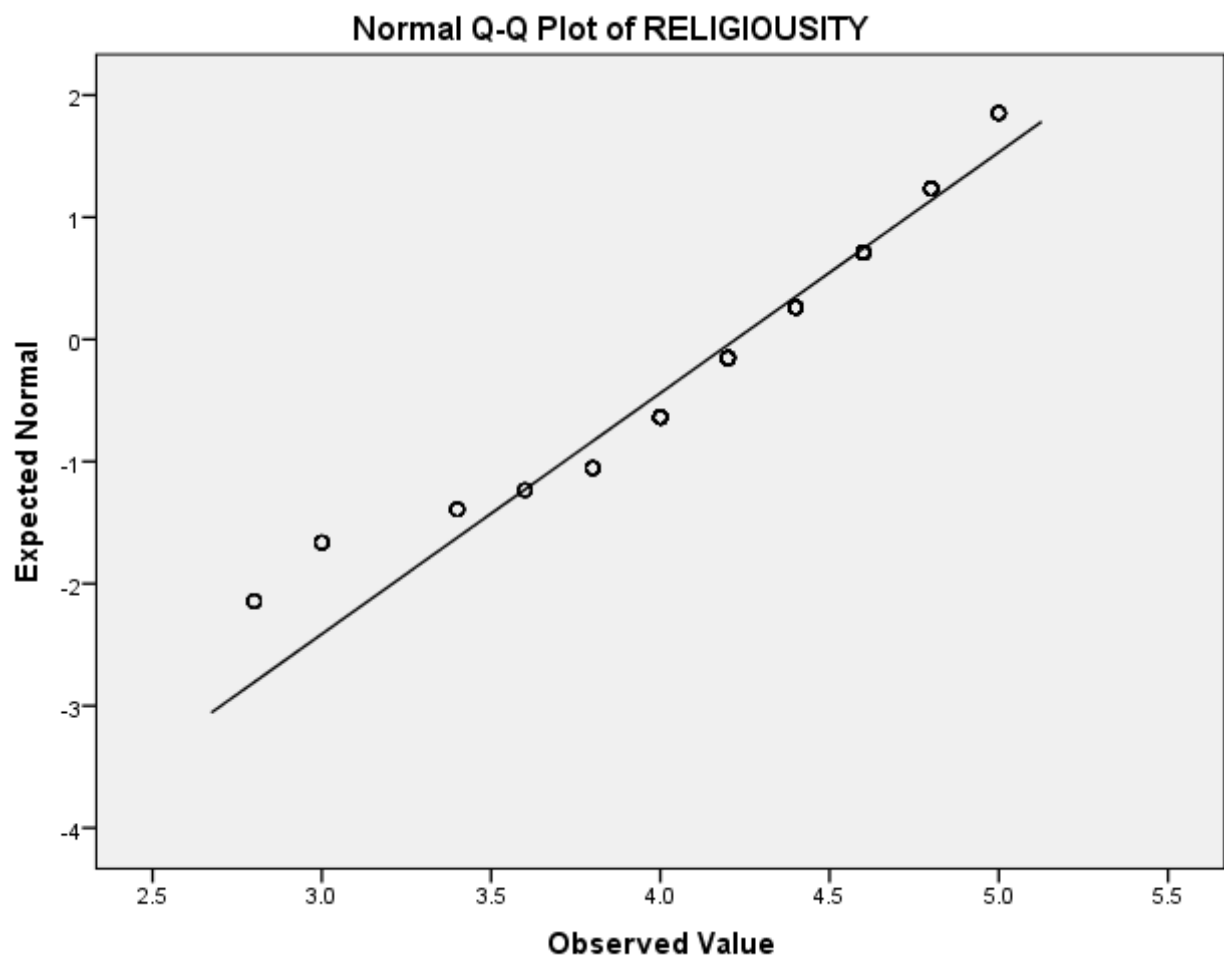
Descriptives				
			Statistic	Std. Error
PRICING SYSTEM	Mean		4.0914	.03151
	95% Confidence Interval for Mean	Lower Bound	4.0294	
		Upper Bound	4.1535	
	5% Trimmed Mean		4.1063	
	Median		4.2000	
	Variance		.278	
	Std. Deviation		.52732	
	Minimum		2.80	
	Maximum		5.00	
	Range		2.20	
	Interquartile Range		.60	
	Skewness		-.277	.146
	Kurtosis		-.181	.290



IV) NORMALITY TEST FOR RELIGIOSITY

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
RELIGIOUSITY	271	100.0%	0	0.0%	271	100.0%

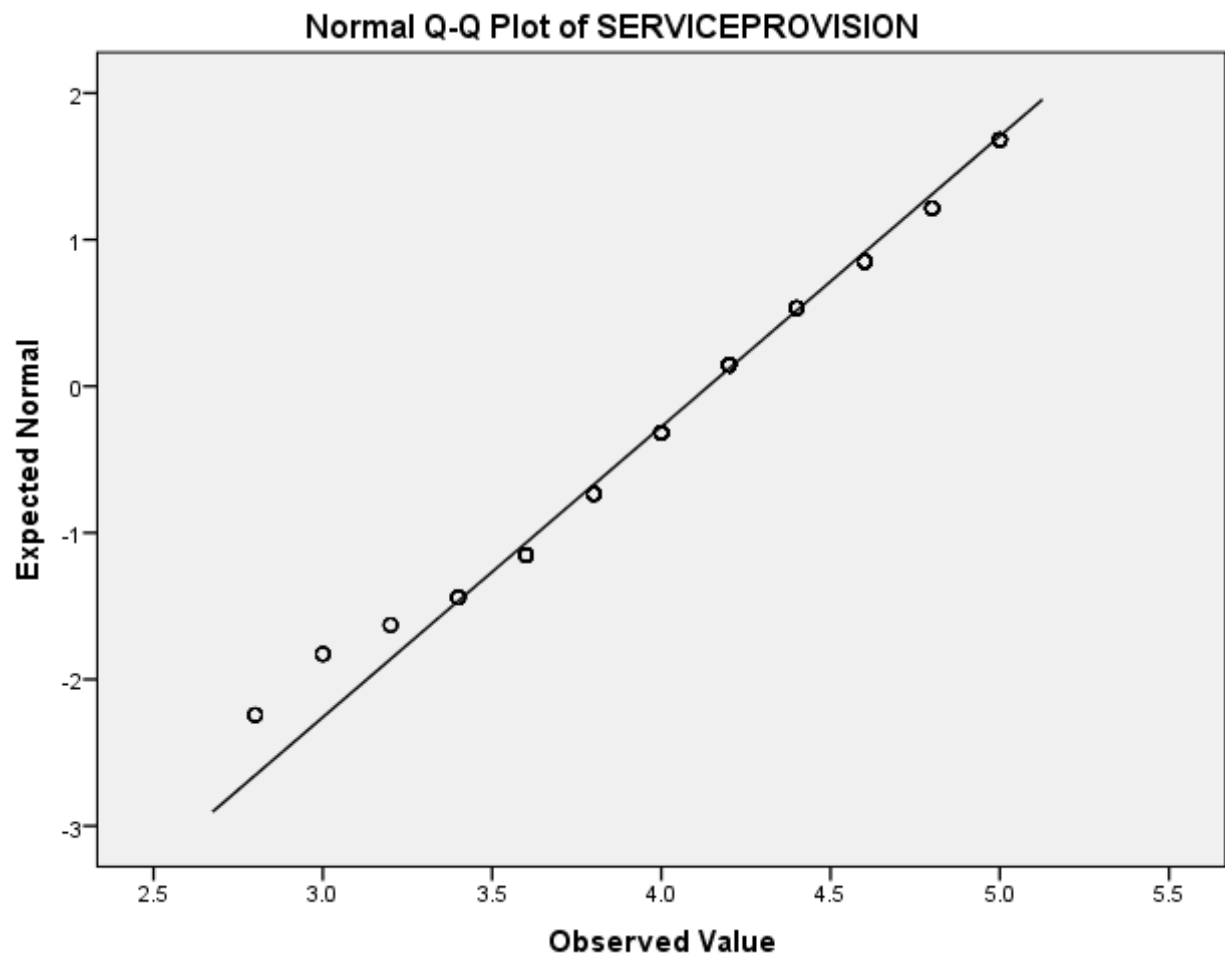
Descriptives					Statistic	Std. Error
RELIGIOUSITY	Mean				4.2229	.03029
	95% Confidence Interval for Mean			Lower Bound	4.1632	
				Upper Bound	4.2825	
	5% Trimmed Mean				4.2540	
	Median				4.2000	
	Variance				.257	
	Std. Deviation				.50692	
	Minimum				2.80	
	Maximum				5.00	
	Range				2.20	
	Interquartile Range				.60	
	Skewness				-.935	.146
	Kurtosis				.897	.290



V) NORMALITY TEST FOR SERVICE PROVISION

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
SERVICE PROVISION	271	100.0%	0	0.0%	271	100.0%

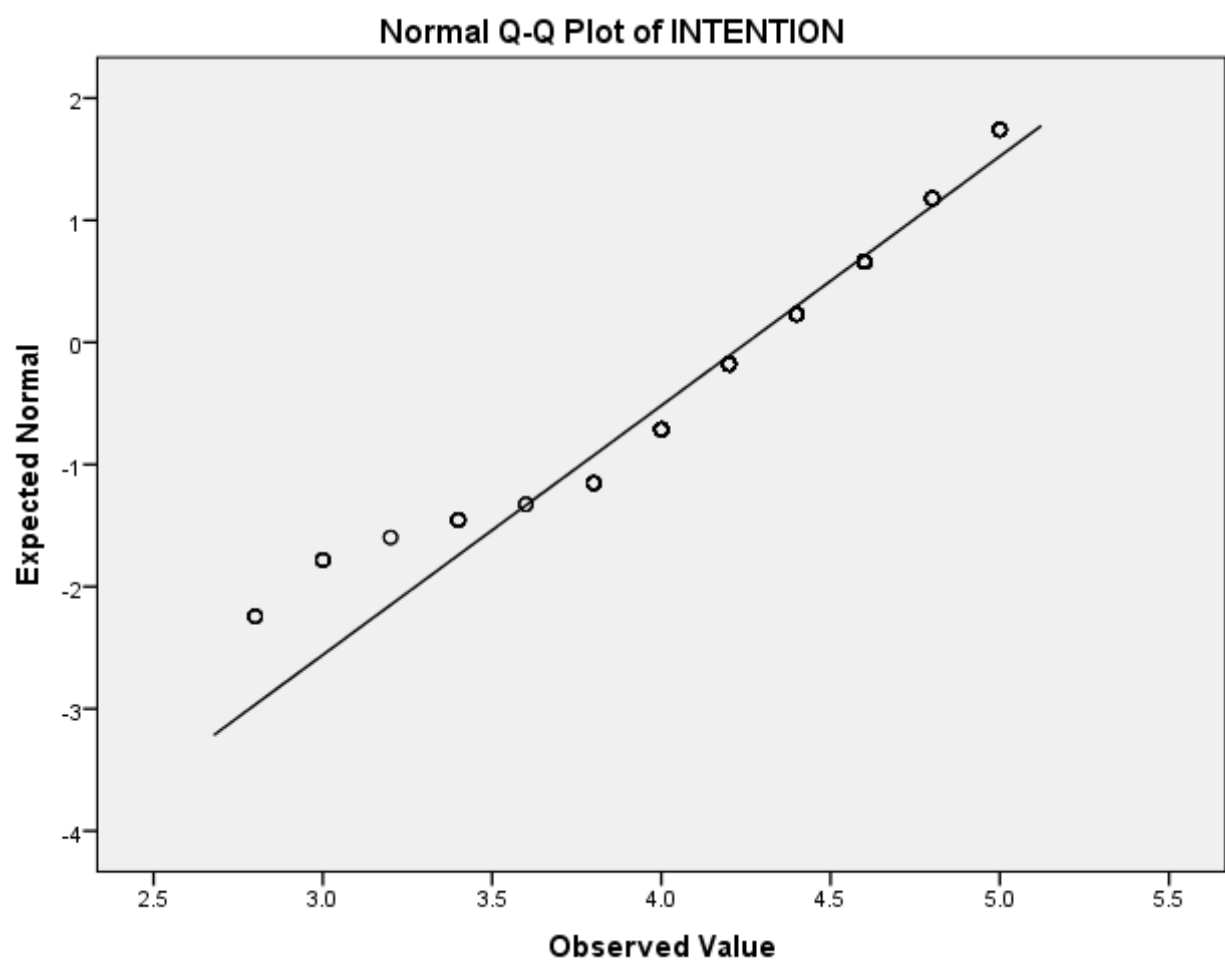
Descriptives				
			Statistic	Std. Error
SERVICE PROVISION	Mean		4.1393	.03015
	95% Confidence Interval for Mean	Lower Bound	4.0799	
		Upper Bound	4.1986	
	5% Trimmed Mean		4.1579	
	Median		4.2000	
	Variance		.255	
	Std. Deviation		.50449	
	Minimum		2.80	
	Maximum		5.00	
	Range		2.20	
	Interquartile Range		.80	
	Skewness		-.327	.146
	Kurtosis		.083	.290



VI) NORMALITY TEST FOR INTENTION

Case Processing Summary						
	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
INTENTION	271	100.0%	0	0.0%	271	100.0%

Descriptives				Statistic	Std. Error
INTENTION	Mean			4.2536	.02928
	95% Confidence Interval for Mean		Lower Bound	4.1959	
			Upper Bound	4.3112	
	5% Trimmed Mean			4.2865	
	Median			4.2000	
	Variance			.240	
	Std. Deviation			.49003	
	Minimum			2.80	
	Maximum			5.00	
	Range			2.20	
	Interquartile Range			.60	
	Skewness			-.904	.146
	Kurtosis			1.046	.290



APPENDIX E

(DESCRIPTIVE STATISTIC)

I) FREQUENCY TABLE FOR GENDER

Statistics		
Gender		
N	Valid	271
	Missing	0
Mean		4.54
Std. Deviation		.790

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	141	52.0	52.0	52.0
	female	130	48.0	48.0	100.0
	Total	271	100.0	100.0	

II) FREQUENCY TABLE FOR AGE

Statistics		
Age		
N	Valid	271
	Missing	0
Mean		4.28
Std. Deviation		.990

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-25	42	15.5	15.5	15.5
	26-30	91	33.6	33.6	49.1
	31-35	85	31.4	31.4	80.4
	36 and above	53	19.6	19.6	100.0
	Total	271	100.0	100.0	

III) FREQUENCY TABLE FOR MARITAL STATUS

Statistics		
Marital status		
N	Valid	280
	Missing	0
Mean		4.01
Std. Deviation		.394

Marital status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	158	58.3	58.3	58.3
	single	113	41.7	41.7	100.0
	Total	271	100.0	100.0	

IV) FREQUENCY TABLE FOR RELIGION

Statistics		
Religion		
N	Valid	271
	Missing	0
Mean		5.14
Std. Deviation		.595

Religion					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	islam	260	95.9	95.9	95.9
	buddhist	11	4.1	4.1	100.0
	Total	271	100.0	100.0	

V) FREQUENCY TABLE FOR ETHNIC GROUP

Statistics		
Ethnics group		
N	Valid	271
	Missing	0
Mean		5.14
Std. Deviation		.595

Ethnics group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	malay	260	95.9	95.9	95.9
	chinese	11	4.1	4.1	100.0
	Total	271	100.0	100.0	

VI) FREQUENCY TABLE FOR LEVEL OF STUDY

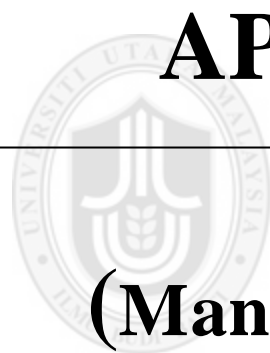
Statistics		
Level of study		
N	Valid	271
	Missing	0
Mean		4.53
Std. Deviation		.454

Level of study					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	secondary school	8	3.0	3.0	3.0
	Diploma	110	40.6	40.6	43.5
	bachelor degree	153	56.5	56.5	100.0
	Total	271	100.0	100.0	

VII) FREQUENCY TABLE OF LEVEL OF INCOME

Statistics		
Monthly income		
N	Valid	271
	Missing	0
Mean		4.59
Std. Deviation		.667

Monthly income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	RM2000 and below	28	10.3	10.3	10.3
	RM2001-4000	97	35.8	35.8	46.1
	RM4001-RM6000	106	39.1	39.1	85.2
	RM6001 and above	40	14.8	14.8	100.0
	Total	271	100.0	100.0	



APPENDIX F

(Man Whitney U-Test/ Kruskal-Wallis)

I) KRUSKAL-WALLIS TEST FOR AGE

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of INTENTION is the same across categories of age.	Independent-Samples Kruskal-Wallis Test	.352	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

II) KRUSKAL-WALLIS TEST FOR MARITAL STATUS

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of INTENTION is the same across categories of maritalstatus.	Independent-Samples Kruskal-Wallis Test	.248	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

III) KRUSKAL-WALLIS TEST FOR LEVEL OF STUDY

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of INTENTION is the same across categories of levelofstudy.	Independent-Samples Kruskal-Wallis Test	.391	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

IV) KRUSKAL-WALLIS TEST FOR LEVEL OF INCOME

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of INTENTION is the same across categories of monthly income.	Independent-Samples Kruskal-Wallis Test	.858	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

V) MANN WHITNEY U-TEST FOR GENDER

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of INTENTION is the same across categories of gender.	Independent-Samples Mann-Whitney U Test	.597	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

VI) MANN WHITNEY U-TEST FOR RELIGION

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of INTENTION is the same across categories of religion.	Independent-Samples Mann-Whitney U Test	.356	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

VI) MANN WHITNEY U-TEST FOR ETHNIC GROUP

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The distribution of INTENTION is the same across categories of ethnicgroup.	Independent-Samples Mann-Whitney U Test	.356	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.



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APPENDIX G



(Correlation)

I) CORRELATION BETWEEN ATTITUDE AND INDIVIDUAL'S INTENTION

Correlations			
		ATTITUDE	INTENTION
ATTITUDE	Pearson Correlation	1	.287**
	Sig. (2-tailed)		.000
	N	271	271
INTENTION	Pearson Correlation	.287**	1
	Sig. (2-tailed)	.000	
	N	271	271
**. Correlation is significant at the 0.01 level (2-tailed).			

II) CORRELATION BETWEEN SUBJECTIVE NORMS AND INDIVIDUAL'S INTENTION

Correlations			
		INTENTION	SUBJECTIVE NORMS
INTENTION	Pearson Correlation	1	.674**
	Sig. (1-tailed)		.000
	N	271	271
SUBJECTIVE NORMS	Pearson Correlation	.674**	1
	Sig. (1-tailed)	.000	
	N	271	271
**. Correlation is significant at the 0.01 level (1-tailed).			

III) CORRELATION BETWEEN PRICING SYSTEM AND INTENTION

Correlations			
		INTENTION	PRICING SYSTEM
INTENTION	Pearson Correlation	1	.327**
	Sig. (1-tailed)		.000
	N	271	271
PRICING SYSTEM	Pearson Correlation	.327**	1
	Sig. (1-tailed)	.000	
	N	271	271
**. Correlation is significant at the 0.01 level (1-tailed).			

IV) **CORRELATION BETWEEN RELIGIOUSITY NORMS AND INDIVIDUAL'S INTENTION**

Correlations			
		INTENTION	RELIGIOUSITY
INTENTION	Pearson Correlation	1	.709**
	Sig. (1-tailed)		.000
	N	271	271
RELIGIOUSITY	Pearson Correlation	.709**	1
	Sig. (1-tailed)	.000	
	N	271	271
**. Correlation is significant at the 0.01 level (1-tailed).			

V) **CORRELATION BETWEEN SERVICE PROVISION NORMS AND INDIVIDUAL'S INTENTION**

Correlations			
		INTENTION	SERVICE PROVISION
INTENTION	Pearson Correlation	1	.353**
	Sig. (1-tailed)		.000
	N	271	271
SERVICEPROVISION	Pearson Correlation	.353**	1
	Sig. (1-tailed)	.000	
	N	271	271
**. Correlation is significant at the 0.01 level (1-tailed).			

Correlations							
		INTENTION	SUBJECTIVE NORMS	PRICING SYSTEM	RELIGIOUSITY	SERVICE PROVISION	ATTITUDE
INTENTION	Pearson Correlation	1	.674**	.327**	.709**	.353**	.287**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	271	271	271	271	271	271
SUBJECTIVE NORMS	Pearson Correlation	.674**	1	.244**	.614**	.330**	.461**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	271	271	271	271	271	271
ATTITUDE	Pearson Correlation	.327**	.244**	1	.402**	.752**	.537**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	271	271	271	271	271	271
RELIGIOUSITY	Pearson Correlation	.709**	.614**	.402**	1	.254**	.266**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	271	271	271	271	271	271
SERVICE PROVISION	Pearson Correlation	.353**	.330**	.752**	.254**	1	.596**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	271	271	271	271	271	271
PRICING SYSTEM	Pearson Correlation	.287**	.461**	.537**	.266**	.596**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	271	271	271	271	271	271
**. Correlation is significant at the 0.01 level (2-tailed).							

APPENDIX H

(Multiple Linear Regression)

Descriptive Statistics			
	Mean	Std. Deviation	N
INTENTION	4.2536	.49003	271
ATTITUDE	4.1321	.53852	271
SUBJECTIVENORMS	4.2464	.49772	271
PRICINGSYESTEM	4.0914	.52732	271
RELIGIOUSITY	4.2229	.50692	271
SERVICEPROVISION	4.1393	.50449	271

Variables Entered/Removed ^a			
	Variables Entered	Variables Removed	Method
1	SERVICEPROVISION, RELIGIOUSITY, ATTITUDE, SUBJECTIVENORMS, PRICINGSYSTEM^b	.	Enter
a. Dependent Variable: INTENTION			
b. All requested variables entered.			

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785 ^a	.617	.610	.30614
a. Predictors: (Constant), SERVICEPROVISION, RELIGIOUSITY, ATTITUDE, SUBJECTIVENORMS, PRICINGSYSTEM				
b. Dependent Variable: INTENTION				

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.317	5	8.263	88.169	.000 ^b
	Residual	25.680	274	.094		
	Total	66.996	279			
a. Dependent Variable: INTENTION						
b. Predictors: (Constant), SERVICEPROVISION, RELIGIOUSITY, ATTITUDE, SUBJECTIVENORMS, PRICINGSYSTEM						

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.505	.203		2.494	.013
	ATTITUDE	.260	.060	.210	4.147	.000
	SUBJECTIVE NORMS	.367	.053	.373	6.867	.000
	PRICING SYSTEM	-.061	.059	-.066	-1.030	.304
	RELIGIOUSITY	.463	.051	.479	9.072	.000
	SERVICE PROVISION	.217	.061	.223	3.584	.000
a. Dependent Variable: INTENTION						